



UNITED STATES BANKRUPTCY COURT  
DISTRICT OF NEW JERSEY

Caption in Compliance with D.N.J. LBR 9004-2(c)

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Order Filed on September 26, 2016  
by Clerk  
U.S. Bankruptcy Court  
District of New Jersey

In Re:  
**Catherine Roberson**

Case No.: 14-21646-RG

Adv. No.:

Hearing Date: September 21, 2016

Judge: Gambardella

**ORDER APPROVING LOAN MODIFICATION OF EXISTING MORTGAGE ON RESIDENCE WITH  
RESPECT TO CARRINGTON MORTGAGE SERVICES**

The relief set forth on the following pages, numbered two (2) through \_\_\_\_\_ is hereby **ORDERED**.

DATED: September 26, 2016

A handwritten signature in black ink, appearing to read "Rosemary Gambardella".  
\_\_\_\_\_  
Honorable Rosemary Gambardella  
United States Bankruptcy Judge

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Debtor: Catherine Roberson  
Case No.: 14-21646-RG  
Caption of Order: Order Approving Loan Modification With Respect to Carrington Mortgage Services

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Upon consideration of Debtor's motion for an Order Approving Loan Modification of Existing Mortgage on Residence with Respect to Carrington Mortgage Services ("Carrington"), and good cause appearing therefore, it is hereby

**ORDERED** that the Debtor and her daughter, Kimberly Branch, are authorized to enter into a modification of the existing loan with Carrington on their property located at 151 Maple Ave, Irvington, NJ 07111 according to the following terms set out in the motion:

1. The amount of the loan is \$262,385.36, which is to be divided into an Interest Bearing Principal Balance of \$115,103.63 and amortized over 242 months, and a Total Deferred Principal Balance of \$147,281.73 which is due as a balloon payment on the maturity date of the loan, September 2036.
2. The monthly payment is \$767.77, which includes escrow for insurance and real estate taxes.
3. The interest rate is fixed at 2.00000% starting 8/1/2016 for 60 months, 3.00000% starting 8/1/2021 for 12 months, 3.50000% starting 8/1/2022 for 12 months, 3.50000% starting 8/1/2023 for 12 months, and then 3.50000% starting 8/1/2024 for 146 months.

**AND IT IS FURTHER ORDERED** that in the event that Carrington files a proof of claim that includes arrears, the arrears in any such proof of claim shall be disallowed and the Chapter 13 Trustee shall make no disbursements to Nationstar,

**AND IT IS FURTHER ORDERED** that the Debtor shall file an Amended Chapter 13 Plan within thirty (30) days of the entry of the within order.